

<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Individual Long Term Care      SERFF Tr Num: UHLC-126219733      State: ArkansasLH  
ADV-N

TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 42921
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: AR LTC-STC ADVERTISING - N	State Status: Filed-Closed

Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Authors: Wanda Augustus, Karyn Feeney, Gerry McCadden	Disposition Date: 07/20/2009
	Date Submitted: 07/13/2009	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name: LTC-STC Advertising - N	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/20/2009	Explanation for Other Group Market Type:
	State Status Changed: 07/20/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	
Advertising for Long Term Care and Short Term Care products. (See Cover Letter under the "Supporting Documentation" tab.)	

## Company and Contact

SERFF Tracking Number:	UHLC-126219733	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	42921
Company Tracking Number:	AR LTC-STC ADVERTISING - N		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual Long Term Care ADV-N		
Project Name/Number:	LTC-STC Advertising - N/		

### Filing Contact Information

Karyn A. Feeney, Director, Contract and Compliance	Karyn_A_Feeney@uhc.com
680 Blair Mill Rd.	(215) 902-8468 [Phone]
Horsham, PA 19044	(215) 902-8813[FAX]

### Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Life and Health
PO Box 150450		
Hartford, CT 06115-0450	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	
	-----	

### Filing Fees

Fee Required?	Yes
Fee Amount:	\$1,000.00
Retaliatory?	No
Fee Explanation:	\$25 x 40 advertising forms - \$1,000.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$1,000.00	07/13/2009	29161172

<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Marie Bennett	07/20/2009	07/20/2009

<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

## Disposition

Disposition Date: 07/20/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: UHLC-126219733 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42921

Company Tracking Number: AR LTC-STC ADVERTISING - N

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long Term Care ADV-N

Project Name/Number: LTC-STC Advertising - N/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	DM - 50-63 Family SM	Filed	Yes
Form	DM - 50-63 Caregiver Family SM	Filed	Yes
Form	DM - 64-65 Family SM	Filed	Yes
Form	DM - 50-63 Gap SM	Filed	Yes
Form	DM - 50-63 Caregiver Gap SM	Filed	Yes
Form	DM - 64-65 Gap SM	Filed	Yes
Form	DM - 50-63 Not a Plan SM	Filed	Yes
Form	DM - 50-63 Caregiver Not a Plan SM	Filed	Yes
Form	DM - 64-65 Not a Plan SM	Filed	Yes
Form	DM - 50-63 Mom Nursing Home SM	Filed	Yes
Form	DM - 50-63 Planner Family - Pack Envelope	Filed	Yes
Form	DM - 50-63 Planner Family - Pack Letter	Filed	Yes
Form	DM - 50-63 Planner Family - Pack Tri-Fold	Filed	Yes
Form	DM - 50-63 Not a Plan - Pack Envelope	Filed	Yes
Form	DM - 50-63 Not a Plan - Pack Letter	Filed	Yes
Form	DM - 50-63 Not a Plan - Pack Tri-Fold	Filed	Yes
Form	DM - 50-63 Caregiver Not a Plan - Pack Envelope	Filed	Yes
Form	DM - 50-63 Caregiver Not a Plan - Pack Letter	Filed	Yes
Form	DM - 50-63 Caregiver Not a Plan - Pack Tri-Fold	Filed	Yes
Form	DM - 50-63 Planner Not a Plan - Pack Envelope	Filed	Yes
Form	DM - 50-63 Planner Not a Plan - Pack Letter	Filed	Yes
Form	DM - 50-63 Planner Not a Plan - Pack Tri-Fold	Filed	Yes
Form	DM - 64-65 Not a Plan - Pack Envelope	Filed	Yes
Form	DM - 64-65 Not a Plan - Pack Letter	Filed	Yes
Form	DM - 64-65 Not a Plan - Pack Tri-Fold	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

**Form**

<b>Form</b>	DM Lead 2008 Follow-up Letter	Filed	Yes
<b>Form</b>	Fulfillment Letter	Filed	Yes
<b>Form</b>	Fulfillment Envelope	Filed	Yes
<b>Form</b>	Print Ad 1. This is not a plan	Filed	Yes
<b>Form</b>	Print Ad 2. This is not a plan	Filed	Yes
<b>Form</b>	Web banner Ad. This is not a plan	Filed	Yes
<b>Form</b>	AdFusion. This is not a plan	Filed	Yes
<b>Form</b>	Radio - It Happended to Me	Filed	Yes
<b>Form</b>	Radio - What's Your Plan	Filed	Yes
<b>Form</b>	Broker Prospecting Postcard	Filed	Yes
<b>Form</b>	FMO Prospecting Postcard	Filed	Yes
<b>Form</b>	FMO General Letter	Filed	Yes
<b>Form</b>	FMO Letter for Buyers Age 40-49	Filed	Yes
<b>Form</b>	FMO Letter for Buyers Age 50-59	Filed	Yes
<b>Form</b>	FMO Letter for Buyers 60-80	Filed	Yes

SERFF Tracking Number: UHLC-126219733 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42921

Company Tracking Number: AR LTC-STC ADVERTISING - N

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long Term Care ADV-N

Project Name/Number: LTC-STC Advertising - N/

## Form Schedule

**Lead Form Number:** DM SM 0001A

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	DM SM 0001A	Advertising	DM - 50-63 Family SM	Initial		0	DM SM 0001A_Family.pdf
Filed	DM SM 0001B	Advertising	DM - 50-63 Caregiver Family SM	Initial		0	DM SM 0001B_Family.pdf
Filed	DM SM 0001C	Advertising	DM - 64-65 Family SM	Initial		0	DM SM 0001C_Family.pdf
Filed	DM SM 0002A	Advertising	DM - 50-63 Gap SM	Initial		0	DM SM 0002A_There MaybeAGap.pdf
Filed	DM SM 0002B	Advertising	DM - 50-63 Caregiver Gap SM	Initial		0	DM SM 0002B_There MaybeAGap.pdf
Filed	DM SM 0002C	Advertising	DM - 64-65 Gap SM	Initial		0	DM SM 0002C_There MaybeAGap.pdf
Filed	DM SM 0003A	Advertising	DM - 50-63 Not a Plan SM	Initial		0	DM SM 0003A_ThisIs NotAPlan.pdf
Filed	DM SM 0003B	Advertising	DM - 50-63 Caregiver Not a Plan SM	Initial		0	DM SM 0003B_ThisIs NotAPlan.pdf
Filed	DM SM 0003C	Advertising	DM - 64-65 Not a Plan SM	Initial		0	DM SM 0003C_ThisIs NotAPlan.pdf
Filed	DM SM 08 REV	Advertising	DM - 50-63 Mom Nursing Home SM	Initial		0	DM SM 08 REV.pdf

SERFF Tracking Number: UHLC-126219733 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42921  
Company Tracking Number: AR LTC-STC ADVERTISING - N  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual Long Term Care ADV-N  
Project Name/Number: LTC-STC Advertising - N/

Filed	ENV 0001A	Advertising DM - 50-63 Planner Initial	0	ENV
		Family - Pack		0001A.pdf
		Envelope		
Filed	LET 0001A	Advertising DM - 50-63 Planner Initial	0	LET
		Family - Pack Letter		0001A.pdf
Filed	TRI 0001A	Advertising DM - 50-63 Planner Initial	0	TRI
		Family - Pack Tri-		0001A.pdf
		Fold		
Filed	ENV 0003A	Advertising DM - 50-63 Not a Initial	0	ENV
		Plan - Pack Envelope		0003A.pdf
Filed	LET 0003A	Advertising DM - 50-63 Not a Initial	0	LET
		Plan - Pack Letter		0003A.pdf
Filed	TRI 0003A	Advertising DM - 50-63 Not a Initial	0	TRI
		Plan - Pack Tri-Fold		0003A.pdf
Filed	ENV 0003B	Advertising DM - 50-63 Initial	0	ENV
		Caregiver Not a Plan		0003B.pdf
		- Pack Envelope		
Filed	LET 0003B	Advertising DM - 50-63 Initial	0	LET
		Caregiver Not a Plan		0003B.pdf
		- Pack Letter		
Filed	TRI 0003B	Advertising DM - 50-63 Initial	0	TRI
		Caregiver Not a Plan		0003B.pdf
		- Pack Tri-Fold		
Filed	ENV 0003C	Advertising DM - 50-63 Planner Initial	0	ENV
		Not a Plan - Pack		0003C.pdf
		Envelope		
Filed	LET 0003C	Advertising DM - 50-63 Planner Initial	0	LET
		Not a Plan - Pack		0003C.pdf
		Letter		
Filed	TRI 0003C	Advertising DM - 50-63 Planner Initial	0	TRI
		Not a Plan - Pack Tri-		0003C.pdf
		Fold		
Filed	ENV 0003D	Advertising DM - 64-65 Not a Initial	0	ENV
		Plan - Pack Envelope		0003D.pdf
Filed	LET 0003D	Advertising DM - 64-65 Not a Initial	0	LET
		Plan - Pack Letter		0003D.pdf
Filed	TRI 0003D	Advertising DM - 64-65 Not a Initial	0	TRI
		Plan - Pack Tri-Fold		0003D.pdf

SERFF Tracking Number: UHLC-126219733 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42921  
Company Tracking Number: AR LTC-STC ADVERTISING - N  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual Long Term Care ADV-N  
Project Name/Number: LTC-STC Advertising - N/

Filed	DMR LET 0001	Advertising DM Lead 2008 Follow-up Letter	Initial	0	DMR LET 0001_respon der letter.pdf
Filed	DM FUL 0609	Advertising Fulfillment Letter	Initial	0	DM FUL 0609.pdf
Filed	ENV FUL 0011	Advertising Fulfillment Envelope	Initial	0	ENV_FUL_00 11.pdf
Filed	PR AD 0001	Advertising Print Ad 1. This is not a plan	Initial	0	PR AD 0001_This is Not a Plan.pdf
Filed	PR AD 0002	Advertising Print Ad 2. This is not a plan	Initial	0	PR AD 0002_This is Not a Plan.pdf
Filed	BAN NAP 0001	Advertising Web banner Ad. This is not a plan	Initial	0	BAN NAP 0001_Web Banner Ad.pdf
Filed	ADF NAP 0001	Advertising AdFusion. This is not a plan	Initial	0	ADF NAP 0001_AdFusi on.pdf
Filed	RAD SRPT 0001	Advertising Radio - It Happended to Me	Initial	0	RAD SRPT 0001.pdf
Filed	RAD SRPT 0002	Advertising Radio - What's Your Plan	Initial	0	RAD SRPT 0002.pdf
Filed	PRO BRO 1000	Advertising Broker Prospecting Postcard	Initial	0	PRO_BRO_1 000.pdf
Filed	PRO FMO 1000	Advertising FMO Prospecting Postcard	Initial	0	PRO_FMO_1 000.pdf
Filed	PRO LET 1000	Advertising FMO General Letter	Initial	0	PRO_LET_10 00.pdf
Filed	PRO LET 4049	Advertising FMO Letter for Buyers Age 40-49	Initial	0	PRO_LET_40 49.pdf
Filed	PRO LET 5059	Advertising FMO Letter for Buyers Age 50-59	Initial	0	PRO_LET_50 59.pdf
Filed	PRO LET 6080	Advertising FMO Letter for Buyers 60-80	Initial	0	PRO_LET_60 80.pdf

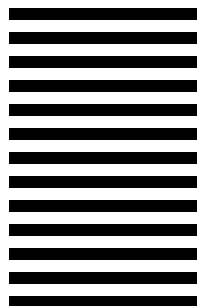




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Planning for retirement? Home health care insurance helps care for your family, too.



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<Sample A. Sample>

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<Address Second Line>

&lt;Anytown, US 12345-6789&gt;



**The question  
isn't *will*  
your family  
take care of you...**

# The question is how? And for how long?



You can help your family care for you  
with insurance that helps pay for assisted living  
services in your own home.

## Stay at home, not in one. As low as \$1 per day.<sup>1</sup>

Medicaid,  
Medicare and  
most private health  
insurance covers  
little or no home  
health care.<sup>2</sup>

Nationally,  
home health care  
costs an average  
of \$100 per day  
for five hours  
of care.<sup>3</sup>

The cost of a  
Home Care plan  
may start as low  
as **\$1** per day  
for \$100 per day  
coverage.<sup>1</sup>

### UnitedHealth *at Home*™ insurance plans:

- Offer home health care insurance coverage if you are starting to think about your retirement.
- Help pay for assisted living services in your own home, in case of accident, illness, injury or surgery.
- Help your family care for you at home rather than in a nursing home or other facility.
  - Relieve financial burden and stress from your family and loved ones.



<sup>1</sup>Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state. <sup>2</sup>U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future. <sup>3</sup>UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

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Email: \_\_\_\_\_



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|||||

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Thinking about your future care needs? Home health care insurance helps care for your family, too.



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<Sample A. Sample>

<123 Any Street>

<Address Second Line>

<Anytown, US 12345-6789>



**The question  
isn't *will*  
your family  
take care of you...**

# The question is how? And for how long?



You can help your family care for you  
with insurance that helps pay for assisted living  
services in your own home.

Stay at home, not in one. As low as \$1 per day.<sup>1</sup>

Medicaid, Medicare and most private health insurance covers little or no home health care. <sup>2</sup>	Nationally, home health care costs an average of \$100 per day for five hours of care. <sup>3</sup>	The cost of a Home Care plan may start as low as <b>\$1</b> per day for \$100 per day coverage. <sup>1</sup>
--	--	---

**UnitedHealth *at Home*™** insurance plans:

- Offer home health care insurance coverage if you want to make sure you have a plan for your own care.
- Help pay for assisted living services in your own home, in case of accident, illness, injury or surgery.
- Help your family care for you at home rather than in a nursing home or other facility.
- Relieve financial burden and stress from your family and loved ones.



<sup>1</sup>Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state. <sup>2</sup>U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future. <sup>3</sup>UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

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Phone: \_\_\_\_\_ Best time to call: ☐ Day ☐ Evening

Email: \_\_\_\_\_



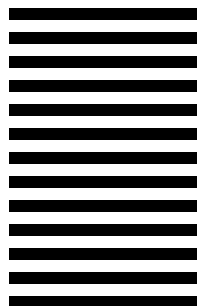
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# Planning for Medicare? Home health care insurance helps care for your family, too.



<016A-0000192 170121>

<Sample A. Sample>

<123 Any Street>

<Address Second Line>

<Anytown, US 12345-6789>



**The question  
isn't *will*  
your family  
take care of you...**



# The question is how? And for how long?



You can help your family care for you  
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---	---	--

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# IMPORTANT:

There may be a gap in your health and disability insurance benefits.



# Insurance that means the difference between getting care at home, or in one.



Health and disability insurance, including Medicare, may not pay for assisted living services in your own home. Our insurance plans do.

## Stay at home, not in one. As low as \$1 per day.<sup>1</sup>

Medicaid, Medicare and most private health insurance covers little or no home health care.<sup>2</sup>

Nationally, home health care costs an average of \$100 per day for five hours of care.<sup>3</sup>

The cost of a Home Care plan may start as low as **\$1** per day for \$100 per day coverage.<sup>1</sup>

### UnitedHealth *at Home*™ insurance plans:

- Offer home health care insurance coverage if you are starting to think about your retirement.
- Help pay for assisted living services in your own home, in case of accident, illness, injury or surgery.
- Provide care at home, instead of in a nursing home or other facility, for as long as possible.



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### UnitedHealth *at Home*™ insurance plans:

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Nationally, home health care costs an average of \$100 per day for five hours of care.<sup>3</sup>

The cost of a Home Care plan may start as low as **\$1** per day for \$100 per day coverage.<sup>1</sup>

### UnitedHealth *at Home*™ insurance plans:

- Offer home health care insurance coverage if you are turning 65 and planning for retirement.
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Planning for retirement?  
Planning to stay out of a nursing home?



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# This is not a plan.





This is not  
a plan for  
staying  
out of a  
nursing  
home.



Health and disability insurance, including Medicare,  
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Our insurance plans do.

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**UnitedHealth at Home™** insurance plans:

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# Plan on staying at home if you need to recover from an illness or injury?



# This is not a plan.

This is not  
a plan for  
staying  
out of a  
nursing  
home.



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staying  
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nursing  
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☒ **YES!** Send my complimentary copy of *The Care You Want at Home*.

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***“Putting my mom in a nursing home was the most difficult thing I’ve ever had to do. It broke my heart.***

***Can I plan ahead for this? ”***




I've dedicated my career to helping people who are unable to care for themselves and to supporting the family caregivers who take care of them. I believe that everyone, not just the wealthy, should be able to afford the care they need, when and where they want it.

The problem is that most medical plans, including Medicare, were not designed to cover much home care or nursing home care. When individuals need this type of care, families often find they have little control and limited choices. Insurance Plans that cover extended nursing home stays tend to be costly and often focus more on financing care, rather than on finding the right care.

I'm excited to tell you about a new approach to providing care that makes keeping people in their own homes for as long as possible the top priority. It's called **UnitedHealth at Home™**—insurance that can help more people afford the services they need to remain in their own home.

The good news is that home care insurance coverage can help make sure you are taken care of, on your own terms, if that time comes. It's simple, affordable and available now. What a relief this can be for you and your loved ones.

Request your complimentary guide, *The Care You Want at Home*, by sending the attached reply card, visiting our Web site, or calling our **UnitedHealth at Home** advisors. It's comforting to plan ahead, so that you can receive the care you want.

Sincerely,  
  
Joyce Ruddock  
**UnitedHealth at Home**



## It's comforting to know you planned ahead.

Request your complimentary guide, *The Care You Want at Home*, and find out what you can do to stay in the comfort of your home for as long as possible.

If you are concerned about whether your family will be able to take care of you if you are unable to manage on your own, find out what you can do now to prepare for the future.

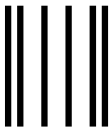
### The Care You Want at Home

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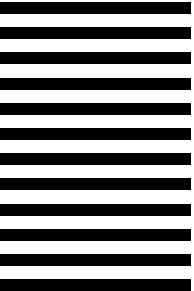
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Home health care insurance helps care for your family, too.



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Planning your portfolio? Don't forget home health care insurance.

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Dear <NAME>,

Planning a solid insurance and financial portfolio? Have you considered your future care needs, like where you would recover and who would take care of you in the event of an accident, injury, illness or surgery? Caregiving can be difficult both financially and emotionally for family and loved ones.

Most health and disability insurance, even Medicare, may not pay for assisted living services in your home.<sup>1</sup>

**UnitedHealth at Home™** is home health care insurance that helps pay for assisted living services right in your own home.

Our Home Care plans are designed to:

- Help you avoid a nursing home and stay in your own home for as long as possible.
- Help relieve stress and financial burden on your loved ones.

Help your family help you. Get a plan now. We can help. Call **(800) 613-4004**, visit **[uhathome.com/guide/130](http://uhathome.com/guide/130)** or call your agent today.

Sincerely,

Joyce Ruddock

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<sup>1</sup>U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

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STAY AT HOME, NOT IN ONE.

# The question isn't will your family take care of you...

<sup>1</sup>Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

<sup>2</sup>U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

<sup>3</sup>Crute, Sheree. (Nov./Dec. 2007). Caring for the Caregiver. AARP The Magazine.

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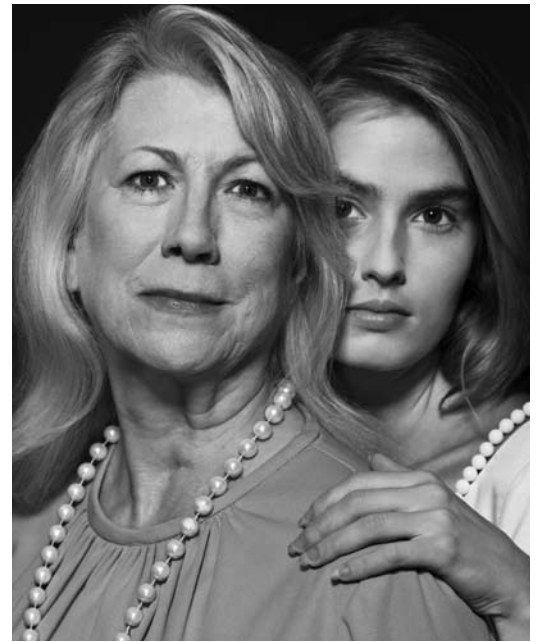
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# The question is how? And for how long?



You can help your family care for you  
with insurance that helps pay for assisted living  
services in your own home.

## Stay at home, not in one. As low as \$1 per day.<sup>1</sup>

**1.**

Medicaid, Medicare and most private health insurance covers little or no home health care.<sup>2</sup>

**2.**

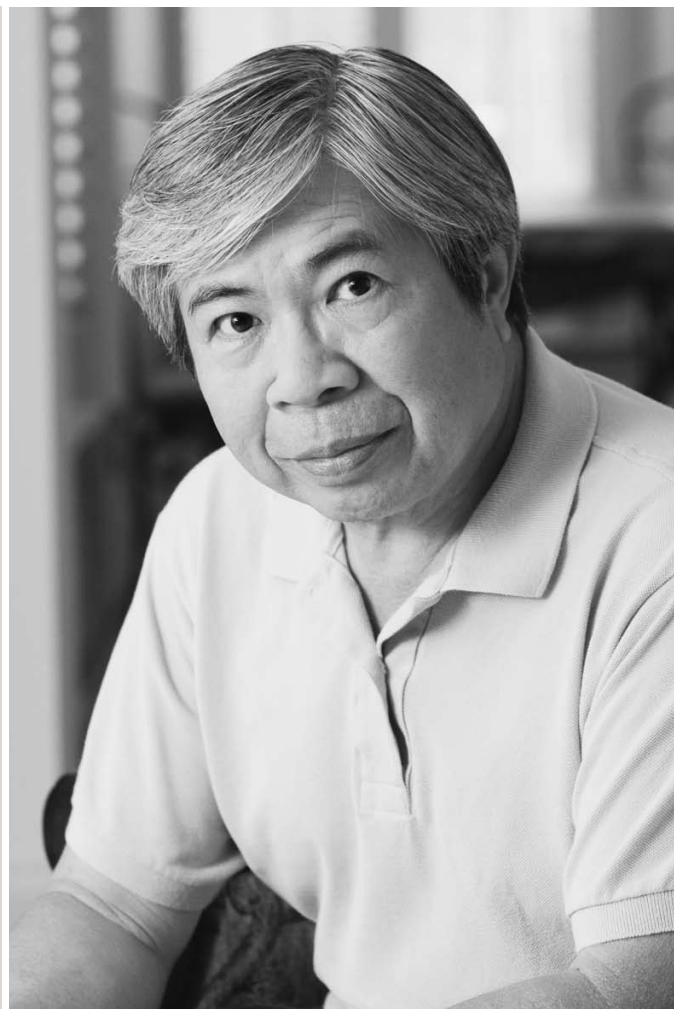
Nationally, home health care costs an average of \$100/day for five hours of care.<sup>3</sup>

**3.**

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- Provide care at home, instead of in a nursing home or other facility, for as long as possible.





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Planning to stay out of a nursing home?



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<Address Second Line>  
<Anytown>, <US> <12345-6789>

Dear <NAME>,

Are you planning for retirement? Have you considered where you would recover in the event of an accident, injury, illness or surgery? Without home health care insurance, you may be placed in a nursing home to receive the assisted living services you need.

Most health and disability insurance, even Medicare, may not pay for assisted living services in your home.<sup>1</sup>

**UnitedHealth at Home™** is home health care insurance that helps pay for assisted living services right in your own home.

Our Home Care plans are designed to:

- Help you avoid a nursing home and stay in your own home for as long as possible.
- Help relieve stress and financial burden on your loved ones.

If you want to stay in your own home, you need a plan now. We can help.

Call (877) 725-9334, visit [uhathome.com/guide/117](http://uhathome.com/guide/117) or call your agent today.

Sincerely,

Joyce Ruddock  
**UnitedHealth at Home™**

<sup>1</sup>U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

**UnitedHealth at Home™** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

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postage paid envelope.

Learn how planning  
ahead with  
**UnitedHealth at Home™**  
may help you avoid a  
nursing home.



<XXXXXX>  
<Sample A. Sample>  
<123 Any Street>  
<Address Second Line>  
<Anytown>, <US> <12345-6789>

Phone: \_\_\_\_\_ Best time to call: ☐ Day ☐ Evening

Email: \_\_\_\_\_

This is a solicitation of insurance. By returning this card, you agree to be contacted by a **UnitedHealth at Home™** representative by phone, email or mail about the **UnitedHealth at Home™** Health Plan that is best for you.





# This is not a plan.



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insurance today. It's easy.**

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**MAIL**  
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using the enclosed postage-paid envelope.  
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**OR**  
call your agent today.

**This is not a  
plan for staying  
out of a  
nursing home.**



Health and disability insurance,  
including Medicare, may not pay for assisted living  
services in your own home. Our insurance plans do.

**Stay at home, not in one.  
As low as \$1 per day.<sup>1</sup>**

**1.**

Medicaid,  
Medicare and  
most private health  
insurance covers  
little or no home  
health care.<sup>2</sup>

**2.**

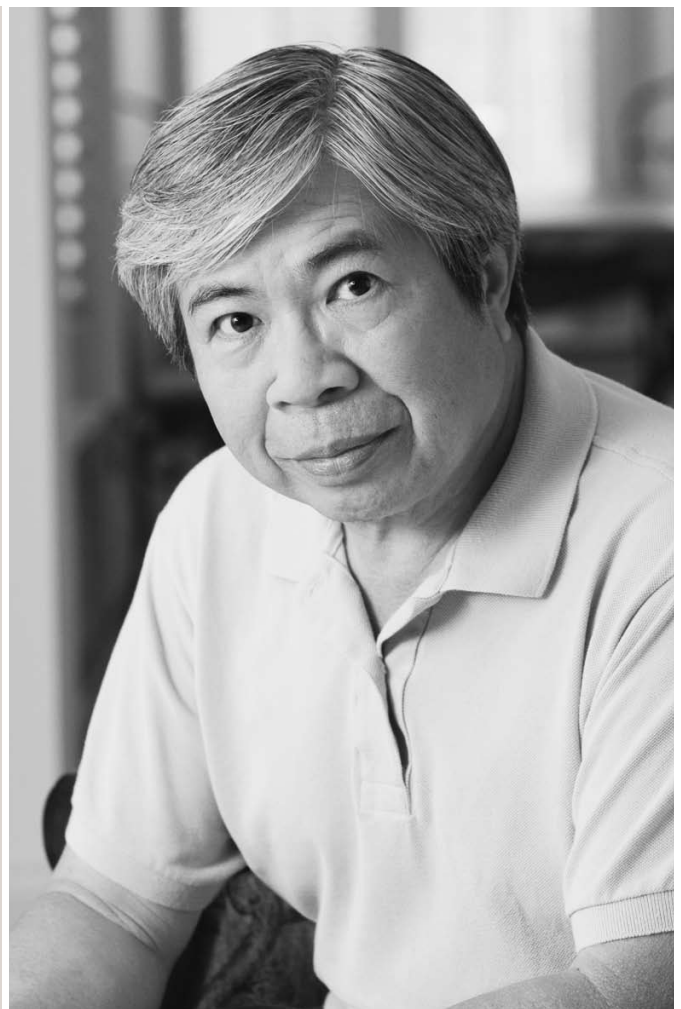
Nationally, home  
health care costs  
an average of  
\$100/day for five  
hours of care.<sup>3</sup>

**3.**

The cost of a  
Home Care plan  
may start as low  
as **\$1** per day  
for \$100 per day  
coverage.<sup>1</sup>

**UnitedHealth at Home™** insurance plans:

- Offer home health care insurance coverage if you are starting to think about your retirement.
- Help pay for assisted living services in your own home, in case of accident, illness, injury or surgery.
- Provide care at home, instead of in a nursing home or other facility, for as long as possible.





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Hopkins, MN 55343-0740

Plan on staying at home if you need  
to recover from an illness or injury?

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STAY AT HOME, NOT IN ONE.

Plan for your future care needs with home health care insurance.

CALL (877) 725-9340  
VISIT  
[uhathome.com/guide/123](http://uhathome.com/guide/123)  
or call your agent today.

<XXXXXX>  
<Sample A Sample>  
<123 Any Street>  
<Address Second Line>  
<Anytown>, <US> <12345-6789>

Dear <NAME>,

Have you been thinking about your future care needs, like who would take care of you or where you would recover in the event of an accident, injury, illness or surgery? Without home health care insurance, you may be placed in a nursing home to receive the assisted living services you need.

Most health and disability insurance, even Medicare, may not pay for assisted living services in your home.<sup>1</sup>

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- Help relieve stress and financial burden on your loved ones.

If you want to stay in your own home, you need a plan now. We can help.

Call (877) 725-9340, visit [uhathome.com/guide/123](http://uhathome.com/guide/123) or call your agent today.

Sincerely,

Joyce Ruddock

**UnitedHealth at Home™**

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<XXXXXX>  
<Sample A. Sample>  
<123 Any Street>  
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Phone: \_\_\_\_\_ Best time to call: ☐ Day ☐ Evening

Email: \_\_\_\_\_

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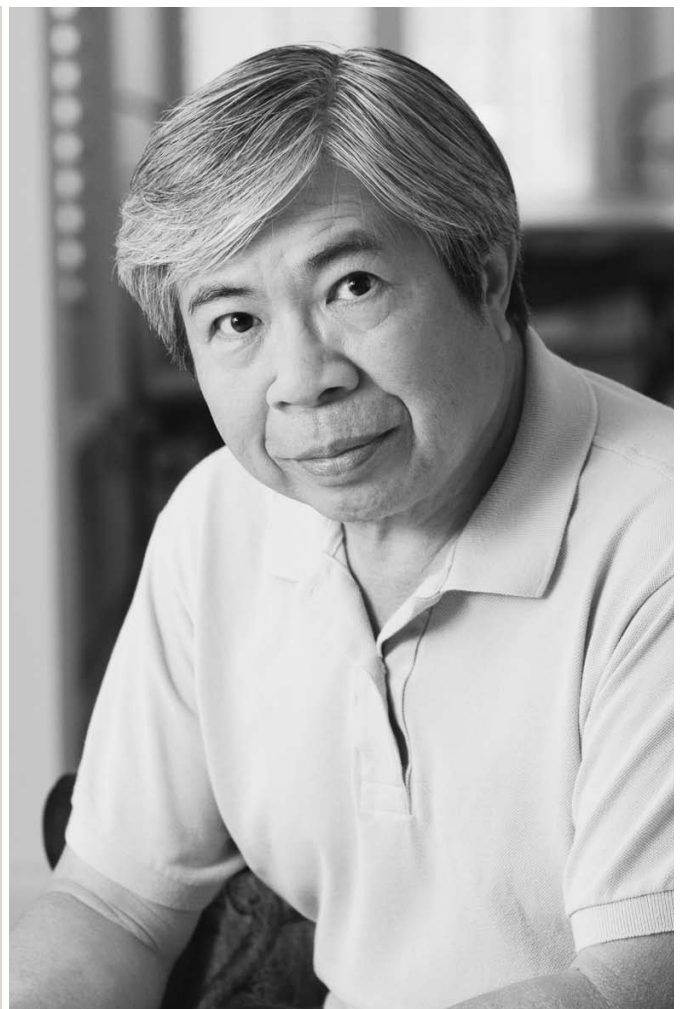
Nationally, home  
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an average of  
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hours of care.<sup>3</sup>

**3.**

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Home Care plan  
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for \$100 per day  
coverage.<sup>1</sup>

**UnitedHealth at Home™** insurance plans:

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- Help pay for assisted living services in your own home, in case of accident, illness, injury or surgery.
- Provide care at home, instead of in a nursing home or other facility, for as long as possible.





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Planning your portfolio?  
Don't forget home health care insurance.

ENV 0003C



STAY AT HOME, NOT IN ONE.

Planning your portfolio? Don't forget home health care insurance.  
CALL (800) 811-2201  
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uhathome.com/guide/128  
or call your agent today.

<XXXXXX>  
<Sample A Sample>  
<123 Any Street>  
<Address Second Line>  
<Anytown>, <US> <12345-6789>

Dear <NAME>,

Planning a solid insurance and financial portfolio? Have you considered your future care needs, like who would take care of you or where you would recover in the event of an accident, injury, illness or surgery? Without home health care insurance, you may be placed in a nursing home to receive the assisted living services you need.


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Call (800) 811-2201, visit **uhathome.com/guide/128** or call your agent today.

Sincerely,  


Joyce Ruddock  
**UnitedHealth at Home™**

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ahead with  
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nursing home.



<XXXXXX>  
<Sample A. Sample>  
<123 Any Street>  
<Address Second Line>  
<Anytown>, <US> <12345-6789>

Phone: \_\_\_\_\_ Best time to call: ☐ Day ☐ Evening  
Email: \_\_\_\_\_

This is a solicitation of insurance. By returning this card, you agree to be contacted by a **UnitedHealth at Home™** representative by phone, email or mail about the **UnitedHealth at Home™** Health Plan that is best for you.



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**VISIT**  
**[uathome.com/guide/128](http://uathome.com/guide/128)**  
**OR**  
call your agent today.

# This is not a plan for staying out of a nursing home.



Health and disability insurance,  
including Medicare, may not pay for assisted living  
services in your own home. Our insurance plans do.

## Stay at home, not in one. As low as \$1 per day.<sup>1</sup>

**1.**

Medicaid,  
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**2.**

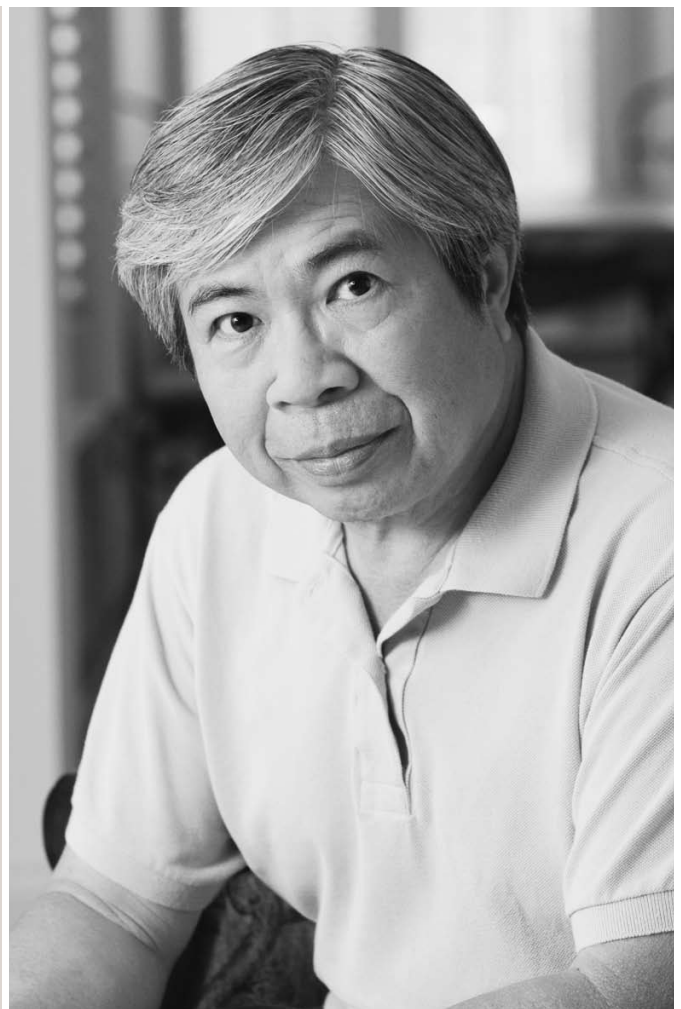
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- Provide care at home, instead of in a nursing home or other facility, for as long as possible.





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Planning for Medicare?  
Planning on staying out of a nursing home?



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Planning for Medicare? Now is the time for home health care insurance.

CALL (800) 863-9492

VISIT

[uhathome.com/guide/132](http://uhathome.com/guide/132)

or call your agent today.

<XXXXXX>

<Sample A Sample>

<123 Any Street>

<Address Second Line>

<Anytown>, <US> <12345-6789>

Dear <NAME>,

Are you or your spouse or partner turning 65 soon? Have you considered where you would recover in the event of an accident, injury, illness or surgery? Without home health care insurance, you may be placed in a nursing home to receive the assisted living services you need.

Most health and disability insurance, even Medicare, may not pay for assisted living services in your home.<sup>1</sup>

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If you want to stay in your own home, you need a plan now. We can help.

Call **(800) 863-9492**, visit **[uhathome.com/guide/132](http://uhathome.com/guide/132)** or call your agent today.

Sincerely,

Joyce Ruddock

**UnitedHealth at Home™**

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<XXXXXX>

<Sample A. Sample>

<123 Any Street>

<Address Second Line>

<Anytown>, <US> <12345-6789>

Phone: \_\_\_\_\_ Best time to call: ☐ Day ☐ Evening

Email: \_\_\_\_\_

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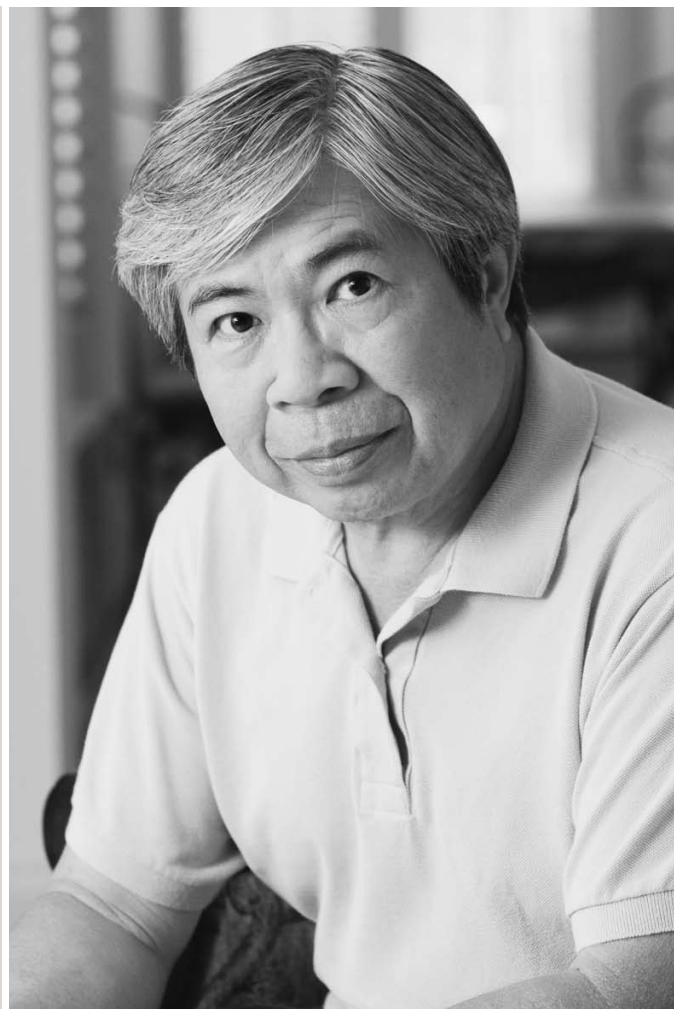
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<Sample A Sample>  
<123 Any Street>  
<Address Second Line>  
<Anytown>, <US> <12345-6789>

Dear <NAME>,

Thank you for contacting **UnitedHealth at Home™** and requesting our guidebook "The Care You Want at Home." As someone who has asked about home health care insurance, you may be interested in this important information.

**Did you know that most health and disability insurance, even Medicare, may not pay for assisted living services in your own home?<sup>1</sup>**

This means if you are recovering from an accident, injury, illness or surgery and you need assisted living services such as help dressing yourself or getting to the bathroom, you may have to move to a nursing home.

Your family and loved ones will always be there for you, but caregiving can be financially and emotionally difficult. Would they have the time, the physical ability or the financial resources to provide the level of care you may need?

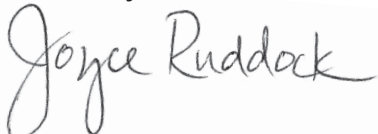
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- Help relieve undue stress and financial burden on your loved ones.

If you would prefer to receive assisted living services in your own home, you need to plan for it now. We can help. Call **(800) 938-2800**, visit **UnitedHealthatHome.com** to create your personalized quote, or call your agent today.

Sincerely,



Joyce Ruddock

**UnitedHealth at Home™**

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<Sample A Sample>  
<123 Any Street>  
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Dear <NAME>,

Thank you for your interest in **UnitedHealth at Home™**. We've enclosed your free guide to home health care insurance. Inside you'll find some important facts you may not know. For instance:

**Most health and disability insurance, even Medicare, may not pay for assisted living services in your own home.<sup>1</sup>**

This means if you are recovering from an accident, injury, illness or surgery and you need assisted living services such as help dressing yourself or getting to the bathroom, you may have to move to a nursing home.

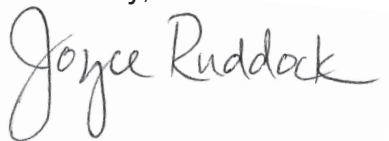
In your guide, you'll learn how **UnitedHealth at Home™** can help. We offer home health care insurance that helps pay for assisted living services right in your own home.

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PO Box 740  
Hopkins, MN 55343-0740

# Enclosed is information about The Care You Want *at Home*

1 1/8 x 4 1/2  
Left: 7/8 • Bottom: 1/2

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nursing home.**

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If you had an accident, injury, illness or surgery, wouldn't you rather recover in your own home than in a nursing home? Now you can get insurance coverage that helps pay for assisted living services right where you live. Help relieve financial burden and stress from your family and get the care you need in the place you love most...home. Call today.

**(800) 938-2800**

**[www.UnitedHealthAtHome.com/xxx](http://www.UnitedHealthAtHome.com/xxx)**

(SALES AGENT INFO GOES HERE)





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[www.UnitedHealthAtHome.com/xxx](http://www.UnitedHealthAtHome.com/xxx)

(SALES AGENT INFO GOES HERE)



BAN NAP 0001




BAN NAP 0001




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BAN NAP 0001




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STAY AT HOME, NOT IN ONE.

BAN NAP 0001



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STAY AT HOME, NOT IN ONE.

(Click for more info)

Is there a gap in your health and disability insurance?

Four-leaf clover – not a plan for staying out of a nursing home

(ARA) – Did you know that even the healthiest adults can end up in a nursing home if something unexpected happens, such as an accident, injury or illness? Most Americans do not have a plan in place to protect themselves or those close to them when they're faced with health issues that require assisted living services such as help dressing or using the bathroom.

Here are some important questions you should ask yourself today:

- If you were in an accident, would your spouse or partner be able to take care of you at home without assistance?
- Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long?
- If you have young children and you were diagnosed with a chronic disease, would you prefer to stay at home with them for as long as possible?

Most people think that these types of situations are covered by their health care, Medicare or disability insurance. Without home health care insurance, you may end up in a nursing home. This is a gap that many people don't even realize they have in their insurance coverage.

Backed by the stability and reliability of UnitedHealthcare Insurance Company, **UnitedHealth at Home(TM)** products were created for people facing these types of situations and provide flexible plans at a price that's lower than traditional long-term care insurance. They offer 2 types of plans:

#### 1. Home Care Insurance Plan.

A Home Care plan provides coverage for up to 12 months (with some state variation on the coverage duration) after an accident, injury or other incident that leaves you unable to care for yourself. This type of coverage helps cover the costs of home health care.

#### 2. Home Care *Plus* Insurance Plan.

A tax-qualified, Home Care *Plus* plan helps cover the initial costs of home health care, *plus* the policy lasts longer (up to 4 years) and it also helps cover costs of a nursing home or assisted living stay should one be necessary.

How can you learn more?

By visiting [www.UnitedHealthatHome.com](http://www.UnitedHealthatHome.com) you can get a helpful guide about home care insurance. The site allows you to download the guide instantly or request your copy to be sent in the mail. You also can request a call from a licensed advisor who can discuss your needs and the plans that would work best for you. There is no obligation to buy. You'll just get the information you need to make the right decision for you and your family.

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CTA options

You can get a free copy of "The Care You Want at Home" guide for home care by visiting [www.UnitedHealthatHome.com](http://www.UnitedHealthatHome.com) today.

Visit [www.UnitedHealthatHome.com](http://www.UnitedHealthatHome.com) to download or request a hard copy of the at home care insurance guide today.

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Highlighted links go to: [www.uhathome.com/guide/817](http://www.uhathome.com/guide/817)





## RADIO SCRIPTS

### :60 Radio "It Happened To Me"

MAN: Most people think they'll never end up in a nursing home.

One minute you're healthy as a horse. Then something happens. You want to recover at home, but your insurance doesn't cover the kind of assisted living services you need in your own home. And your family's not able to care for you by themselves.

*That's* how you end up in a nursing home.

I know what you're saying: "Oh, that'll never happen to me." And I don't blame you. Because that's exactly what I said...until it did.

ANNCR: An accident, injury, or illness can change everything. According to [longtermcare.gov](http://longtermcare.gov), Medicare and most health and disability plans may not pay for care in your own home. That's why now's the best time to get insurance coverage that helps pay for care in your own home with UnitedHealth at Home.

Call 1-800-239-6330 or visit [UnitedHealthatHome.com/radio](http://UnitedHealthatHome.com/radio) today, and stay *athome*, not *in* one.

LEGAL: UnitedHealth at Home policies are insured by UnitedHealthcare Insurance Company. For costs and complete details of coverage contact your insurance agent or the company. Not available in all states.



## RADIO SCRIPTS

### :60 Radio "What's Your Plan?"

INTERVIEWER: An accident, injury or illness can put anyone in a nursing home. What's your plan to make sure it doesn't happen to you?

WOMAN 1: I carry a lucky rabbit's foot. So far, so good.

MAN 1: My disability insurance will foot the bill, right? I've been a cheap date so far.

WOMAN 2: I watch the grandchildren whenever I'm asked. That way, my kids won't mind taking care of me if something happens.

MAN 2: I have health insurance, disability insurance, life insurance...Heck, I have insurance for my insurance. I gotta be covered somewhere in there.

ANNCR: Did you know that according to [longtermcare.gov](http://longtermcare.gov), most health and disability plans, even Medicare, may not pay for care in your own home? And many families have a tough time handling it alone.

Have a plan that works. Get insurance coverage that helps pay for care in your own home with UnitedHealth at Home.

Call 1-800-788-2650 or visit [UnitedHealthatHome.com/plan](http://UnitedHealthatHome.com/plan) today, and stay *athome*, not *in* one.

LEGAL: UnitedHealth at Home policies are insured by UnitedHealthcare Insurance Company. For costs and complete details of coverage contact your insurance agent or the company. Not available in all states.



UnitedHealth *at Home*<sup>™</sup>

I would like to tell you about  
**UnitedHealth at Home**<sup>™</sup> – an  
alternative to traditional long-term  
care insurance.

**UnitedHealth at Home** plans  
cost less than traditional long-term  
care insurance and require only two  
decisions to determine a premium.

Call me today at  
for details.



# Would you like to learn about an insurance plan that will help pay for care in your home?

## Learn About Your Home-Based Care Options:

- Why it's important to plan early.
- Which insurance plans cover home-based care – and which do not.
- Determine how much coverage you need.
- Review the benefits of home-based care.

The more you know about your options, the better you will be able to make decisions so important to your life.



**Call today for your complimentary copy.**

PRO BRO 1000 02 09



UnitedHealth *at Home*<sup>™</sup>

Your UnitedHealthcare insurance agent would like to tell you about **UnitedHealth *at Home*<sup>™</sup>** – an alternative to traditional long-term care insurance.

**UnitedHealth *at Home*** plans cost less than traditional long-term care insurance and require only two decisions to determine a premium.

Call your agent today for details.





# Would you like to learn about an insurance plan that will help pay for care in your home?

## Learn About Your Home-Based Care Options:

- Why it's important to plan early.
- Which insurance plans cover home-based care – and which do not.
- Determine how much coverage you need.
- Review the benefits of home-based care.

The more you know about your options, the better you will be able to make decisions so important to your life.



**Call today for your complimentary copy.**

PRO FMO 1000 02 09



**Would you like to learn about an insurance plan that will help pay for care in your home if the time comes that you are no longer able to care for yourself?**

Dear [Client],

If you're in the market for long-term care insurance, I'd like to tell you about **UnitedHealth at Home**<sup>™</sup> — an alternative to traditional long-term care insurance.

Studies show that 70 percent of us will need long-term care services at some point in our lives.<sup>1</sup> **UnitedHealth at Home** insurance plans focus on helping keep you at home for as long as possible.

**UnitedHealth at Home** insurance plans cost less than traditional long-term care insurance and require only two decisions to determine a premium. As the first step, I'd like to give you a free guidebook called "The Care You Want at Home."

**Learn About Your Home-Based Care Options:**

- Which insurance plans cover home-based care—and which do not.
- The benefits of home-based care.
- How much coverage you may need.
- Why it's important to plan early.

**The Care You Want At Home**

**Contact me and I will send you this FREE informational guide.**

The more you know about your options, the better you will be able to make decisions so important to your life.



**Please call or e-mail me to request your copy.**

Sincerely,

[Producer\_NameTitle]

[Producer\_Phone\_Number]

[Agency\_Name]

[Producer\_eMail\_Address]

1. U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

This is a solicitation of insurance. By responding, you agree to be contacted by a **UnitedHealth at Home**<sup>™</sup> representative by phone, email or mail about the **UnitedHealth at Home**<sup>™</sup> health plan that is best for you.

**UnitedHealth at Home**<sup>™</sup> is underwritten by UnitedHealthcare Insurance Company.

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PRO LET 1000 0509



***"I don't know if my family would be able to take care of me if I couldn't take care of myself. Can I plan ahead for this?"***

**It's never too soon to plan for the future.**

Dear [Client],

Would you like to learn about an insurance plan that will help pay for care in your home if the time comes that you are no longer able to care for yourself?

**UnitedHealth at Home**<sup>™</sup> insurance plans offer home health care insurance coverage if you want to make sure you have a plan for your own care.

With planning, you can get the help you need to remain in your home for as long as possible if something unexpected happens, such as an accident, extended illness or as you recover from surgery. Find out what you can do now, so you won't have to worry later.

**Learn About Your Home-Based Care Options:**

- Which insurance plans cover home-based care—and which do not.
- The benefits of home-based care.
- How much coverage you may need.
- Why it's important to plan early.

**The Care You Want At Home**

**Contact me and I will send you this FREE informational guide.**

The more you know about your options, the better you will be able to make decisions so important to your life.



It's comforting to know you planned ahead.

Sincerely,

[Producer\_NameTitle]

[Producer\_Phone\_Number]

[Agency\_Name]

[Producer\_eMail\_Address]

This is a solicitation of insurance. By responding, you agree to be contacted by a **UnitedHealth at Home**<sup>™</sup> representative by phone, email or mail about the **UnitedHealth at Home**<sup>™</sup> health plan that is best for you.

**UnitedHealth at Home**<sup>™</sup> is underwritten by UnitedHealthcare Insurance Company.

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PRO LET 4049 0509



***“Putting my mom in a nursing home was the most difficult thing I’ve ever had to do. It broke my heart.”***

**You do have choices. You can plan ahead.**

Dear [Client],

Would you like to learn about an insurance plan that will help pay for care in your home if the time comes that you are no longer able to care for yourself?

**UnitedHealth at Home**<sup>™</sup> insurance plans offer home health care insurance coverage if you want to make sure you have a plan for your own care.

If you are concerned about whether your family will be able to take care of you if you are unable to manage on your own, find out what you can do now to prepare for the future.

**Learn About Your Home-Based Care Options:**

- Which insurance plans cover home-based care—and which do not.
- The benefits of home-based care.
- How much coverage you need.
- How you can plan now and stay in your own home for as long as possible.

**The Care You Want At Home**

**Contact me and I will send you this FREE informational guide.**

The more you know about your options, the better you will be able to make decisions so important to your life.



It's comforting to know you planned ahead.

Sincerely,

[Producer\_NameTitle]

[Producer\_Phone\_Number]

[Agency\_Name]

[Producer\_eMail\_Address]

This is a solicitation of insurance. By responding, you agree to be contacted by a **UnitedHealth at Home**<sup>™</sup> representative by phone, email or mail about the **UnitedHealth at Home**<sup>™</sup> health plan that is best for you.

**UnitedHealth at Home**<sup>™</sup> is underwritten by UnitedHealthcare Insurance Company.

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PRO LET 5059 0509



***"I'm worried that I won't be able to manage on my own and will be forced to leave my home."***

**You do have choices. You can plan ahead.**

Dear [Client],

Were you aware that most private health insurance and Medicare may not cover the majority of long-term care services many of us will need at some point in our lives?<sup>1</sup> And disability insurance only covers lost wages and income.

**UnitedHealth at Home**<sup>™</sup> is home health care insurance coverage that helps pay for assisted living services right in your own home.

If you are concerned about what will happen if you need more care than your family can provide, find out what you can do now to protect your future. If you act now, you may be able to get the help you need to remain in your home for as long as possible.

**Learn About Your Home-Based Care Options:**

- Assess your needs for home-based care coverage.
- The benefits of home-based care.
- How much coverage you need.
- What you can do now to stay in your home for as long as possible.

**The Care You Want At Home**

**Contact me and I will send you this FREE informational guide.**

The more you know about your options, the better you will be able to make decisions so important to your life.



It's comforting to know you planned ahead.

Sincerely,

[Producer\_NameTitle]

[Producer\_Phone\_Number]

[Agency\_Name]

[Producer\_eMail\_Address]

1. U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

This is a solicitation of insurance. By responding, you agree to be contacted by a **UnitedHealth at Home**<sup>™</sup> representative by phone, email or mail about the **UnitedHealth at Home**<sup>™</sup> health plan that is best for you.

**UnitedHealth at Home**<sup>™</sup> is underwritten by UnitedHealthcare Insurance Company.

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PRO LET 6080 0509

<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

## **Rate Information**

Rate data does NOT apply to filing.



<i>SERFF Tracking Number:</i>	<i>UHLC-126219733</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42921</i>
<i>Company Tracking Number:</i>	<i>AR LTC-STC ADVERTISING - N</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care ADV-N</i>		
<i>Project Name/Number:</i>	<i>LTC-STC Advertising - N/</i>		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	Cover Letter	<b>Review Status:</b>	
<b>Comments:</b>		Filed	07/20/2009
attached.			
<b>Attachment:</b>			
7-13-2009 Cover Letter-Advertisement Filing (AR-N).pdf			

July 13, 2009

Attn: Long Term Care Insurance Advertising Analyst  
Arkansas Insurance Department  
Life & Health Division  
1200 West Third Street  
Little Rock, Arkansas 72201

RE: UnitedHealthcare Insurance Company ("United")  
Advertising Filing  
(see attached listing for forms)  
United NAIC No. 79413  
United FEIN No. 36-2739571

Dear Long Term Care Insurance Advertising Analyst:

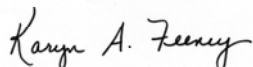
We enclose for filing, copies of United's advertising materials. The advertising materials that are included with this filing are listed on an attached page. We have included the type of advertisement, the type of distribution, as well as the format and content of the material. The materials will be for use with the following previously approved policy forms and rates:

LTC POL 1000 AR	Comprehensive Policy	Approved 2/19/09
SERFF Tracking No. UHLC-125942058; State No. 41087		
STC POL 1000	Home Care Only Policy	Approved 2/19/09
SERFF Tracking No. UHLC-125939264; State No. 41080		

These materials are new and will not replace any advertising materials currently on file with your Department. The policy has been approved to be sold either through brokers, direct telephone sales or Direct Mail.

We respectfully request your favorable consideration and approval of this filing. Should you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone (215) 902-8468 or e-mail [karyn\\_a\\_feeney@uhc.com](mailto:karyn_a_feeney@uhc.com).

Sincerely,



Karyn A. Feeney  
Director, Contract & Compliance  
e-mail: [karyn\\_a\\_feeney@uhc.com](mailto:karyn_a_feeney@uhc.com)  
phone: (215) 902-8468  
fax: (215) 902-8813

### LISTING OF ADVERTISING FORMS

Form Number	Description	Type	Format and Content	Distribution	For Use With
DM SM 0001A	DM – 50-63 Family SM	Invitation to Inquire	9 x 16.25 – color – tri-fold	Direct Mail	LTC and STC
DM SM 0001B	DM – 50-63 Caregiver Family SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0001C	DM – 64-65 Family SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0002A	DM – 50-63 Gap SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0002B	DM – 50-63 Caregiver Gap SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0002C	DM – 64-65 Gap SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0003A	DM – 50-63 Not a Plan SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0003B	DM – 50-63 Caregiver Not a Plan SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 0003C	DM – 64-65 Not a Plan SM	Invitation to Inquire	9 x 16.25 – color – tri	Direct Mail	LTC and STC
DM SM 08 REV	DM – 50-63 Mom Nursing Home SM	Invitation to Inquire	16 x 8.25 – color – tri-fold	Direct Mail	LTC and STC
ENV 0001A	DM – 50-63 Planner Family – Pack Envelope	Invitation to Inquire	9.5 x 4.13 – color	Direct Mail	LTC and STC
LET 0001A	DM – 50-63 Planner Family – Pack Letter	Invitation to Inquire	8.5 x 14 – color – 4 panel roll fold	Direct Mail	LTC and STC
TRI 0001A	DM – 50-63 Planner Family – Pack Tri-Fold	Invitation to Inquire	8.5 x 11 – color - tri-fold	Direct Mail	LTC and STC
ENV 0003A	DM – 50-63 Not a Plan – Pack Envelope	Invitation to Inquire	9.5 x 4.13 – color	Direct Mail	LTC and STC
LET 0003A	DM – 50-63 Not a Plan – Pack Letter	Invitation to Inquire	8.5 x 14 – color – 4 panel roll fold	Direct Mail	LTC and STC
TRI 0003A	DM – 50-63 Not a Plan – Pack Tri-Fold	Invitation to Inquire	8.5 x 11 – color – tri-fold	Direct Mail	LTC and STC

ENV 0003B	DM – 50-63 Caregiver Not a Plan – Pack Envelope	Invitation to Inquire	9.5 x 4.13 - color	Direct Mail	LTC and STC
LET 0003B	DM – 50-63 Caregiver not a Plan – Pack Letter	Invitation to Inquire	8.5 x 14 – color – 4 panel roll fold	Direct Mail	LTC and STC
TRI 0003B	DM – 50-63 Caregiver not a Plan – Pack Tri-Fold	Invitation to Inquire	8.5 x 11 – color tri-fold	Direct Mail	LTC and STC
ENV 0003C	DM – 50-63 Planner Not a Plan – Pack Envelope	Invitation to Inquire	9.5 x 4.13 – color	Direct Mail	LTC and STC
LET 0003C	DM – 50-63 Planner Not a Plan – Pack Letter	Invitation to Inquire	8.5 x 14 – color – 4 panel roll fold	Direct Mail	LTC and STC
TRI 0003C	DM – 50-63 Planner Not a Plan – Pack Tri-Fold	Invitation to Inquire	8.5 x 11 – color – tri-fold	Direct Mail	LTC and STC
ENV 0003D	DM – 64-65 Not a Plan – Pack Envelope	Invitation to Inquire	9.5 x 4.13 – color	Direct Mail	LTC and STC
LET 0003D	DM – 64-65 Not a Plan – Pack Letter	Invitation to Inquire	8.5 x 14 – color – 4 panel roll fold	Direct Mail	LTC and STC
TRI 0003D	DM – 64-65 Not a Plan – Pack Tri-Fold	Invitation to Inquire	8.5 x 11 – color – tri-fold	Direct Mail	LTC and STC
DMR LET 0001	DM Lead 2008 Follow-up Letter	Invitation to Inquire	8.5 x 11 – color	Direct Mail	LTC and STC
DM FUL 0609	Fulfillment Letter	Invitation to Inquire	8.5 x 11 – color	Direct Mail	LTC and STC
ENV FUL 0011	Fulfillment Envelope	Invitation to Inquire	9 x 6 – color	Direct Mail	LTC and STC
PR AD 0001	Print Ad 1. This is not a plan	Invitation to Inquire	¼ page ad – BW	Print Ad	LTC and STC
PR AD 0002	Print Ad 2. This is not a plan	Invitation to Inquire	½ page ad – BW	Print Ad	LTC and STC
BAN NAP 0001	Web Banner Ad. This is not a plan	Invitation to Inquire	Web – Color	Web	LTC and STC
ADF NAP 0001	AdFusion. This is not a plan	Invitation to Inquire	Not Printed (Web)	Web	LTC and STC

RAD SRPT 0001	Radio – It Happened to Me	Invitation to Inquire	Not printed	Radio Ad	LTC and STC
RAD SRPT 0002	Radio – What's Your Plan	Invitation to Inquire	Not Printed	Radio Ad	LTC and STC
PRO BRO 1000	Broker Prospecting Postcard	Invitation to Inquire	6 x 4 – color	Broker	LTC and STC
PRO FMO 1000	FMO Prospecting Postcard	Invitation to Inquire	6 x 4 - color	Broker	LTC and STC
PRO LET 1000	FMO General Letter	Invitation to Inquire	8.5 x 11 – color	Broker	LTC and STC
PRO LET 4049	FMO Letter for Buyers Age 40-49	Invitation to Inquire	8.5 x 11 – color	Broker	LTC and STC
PRO LET 5059	FMO Letter for Buyers Age 50-59	Invitation to Inquire	8.5 x 11 – color	Broker	LTC and STC
PRO LET 6080	FMO Letter for Buyers 60-80	Invitation to Inquire	8.5 x 11 - color	Broker	LTC and STC